

**UNITED STATES BANKRUPTCY COURT
THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN Re: Wesley Lewis Brown	§	CASE 21-31530
CARVANA, LLC, THEIR SUCCESSOR AND/OR	§	CHAPTER 13
ASSIGNS, CREDITOR	§	
VS	§	
Wesley Lewis Brown and	§	
William E. Heitkamp, Chapter 13 Trustee	§	
Respondents	§	

**DEBTOR'S RESPONSE TO OBJECTION BY CARVANA, LLC
TO CONFIRMATION**

To the Honorable Judge of the said United States Bankruptcy Court:

Comes now Wesley Lewis Brown (Debtor), by and through the Debtor's attorney of record, Webb M. Jones of the Law Office of Webb M. Jones and Associates, to offer "**DEBTOR'S RESPONSE TO**

OBJECTION BY CARVANA, LLC TO CONFIRMATION"

- A. The Debtor does not object to the paragraph named "I Background" as to the Lien held by the Creditor related to the 2017 Infiniti QX50 2 WD, the claim amount owed of \$21,293.37, the submission of the proof of claim "Number 2" in the Southern District of Texas Claim Register and to the naming of the Chapter 13 Trustee as William E. Heitkamp.
- B. The Debtor Objects to the "OBJECTION TO PROPOSED PLAN" section and, specifically, that the interest proposed for the Chapter 13 Plan as 5.25% as being excessive. The Debtor's attorney has provided information related to the applicable interest rate being based upon the Southern District of Texas "Post-Judgement Interest Rates—2021 as upon the date of filing being 0.06% and an additional 2.00% for a total interest rate to be provided in the Chapter 13 Plan related to the Proof of Claim as 2.06%. The Debtor had desired to pay the ongoing remaining monthly payments as the amount to be paid in the Chapter 13 Plan, however upon receiving the Creditor's

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“Objection”, the Amended Chapter 13 Plan provides for the full payment of the Creditor’s interest at 2.06%.

C. WHEREFORE. PREMISES CONSIDERED, the Debtor requests that the “Objection T0 Confirmation By Carvana, LLC is dismissed and the Debtor’s Chapter 13 Plan is approved by the Court with the interest rate contained therein.

D. Attached to the Debtor’s Response is correspondence provided to the Creditor related to this issue by the Debtor’s attorney.

E. Submitted by:

/s/Webb M. Jones

Webb M. Jones, Law Office of Webb M. Jones

5022 Briscoe Street, Houston, Texas 77033

State Bar of Texas 10997050

Southern District of Texas 12345

CERTIFICATE OF SERVICE

1. STEPHEN WU,

BY EMAILswu@mwzmlaw.com

Michael W. Zientz by facsimile:214-635-2686 and email

2.Jessica L. Holt by facsimile

3. Chelsea Schneider by Facsimile

4. William E. Heitkamp by Electronic ECF

5, Wesley Lewis Brown by Hand Delivery

On this the 2nd day of June 2021, at true and correct copy of this, Debtor’s Response to Objection by Carvana, LLC To Confirmation, was delivered by electronic transmission, facsimile, or hand delivery. Attached to the filing and the “Response” is a copy of a former response submitted to the attorney of record Stephen Wu.

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Additionally and electronic copy has been filed and notice to all creditors is attached to this document.